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institution they're in. I agree to that, Senator Wesely agrees to that, Senator Warner agrees to that, Senator Hall with whom I've been working has agreed to that, Mike Kelley agrees to that, Bob Crosby agrees to that. We're not sure the language of the bill says that. We have two ways of going between now and the end of the session. Either we give the Banking Department clear directions...

SENATOR SCHMIT: Mr. President?

SPEAKER BARRETT: Yes, Senator Schmit.

SENATOR SCHMIT: I rise to a point of order.

SPEAKER BARRETT: State your point.

SENATOR SCHMIT: To what point is Senator Landis speaking and by what rule does he speak and upon what authority does he address the Chair at this time?

SPEAKER BARRETT: The question before the body I believe, Senator Schmit, is a challenge. The question really is shall the Chair be overruled?

SENATOR SCHMIT: And I have been here. I did not notice that motion being offered. I hear Senator Landis rise and begin to address the Chair, but I have not heard the motion. Can you recite the motion to me? And to what authority does he do it at this time and at this point?

SPEAKER BARRETT: I would have to suggest that Senator Landis probably was out of order in terms of speaking to the matter of the challenge of the Chair. He was making a point under a point of order.

SENATOR SCHMIT: Very well.

SPEAKER BARRETT: He was stating his point.

SENATOR SCHMIT: Then I object to Senator Landis addressing the Chair on the matter of overruling the agenda at this time.

SPEAKER BARRETT: Thank you.

SENATOR LANDIS: Excuse me. Can I reply?